

**CREDIT CARD
LINE OF CREDIT
AGREEMENT AND
DISCLOSURES**



**KEESLER FEDERAL
CREDIT UNION**

**1-888-KEESLER (533-7537)
www.kfcu.org**

IMPORTANT TO YOU. IMPORTANT TO US.

M-107597

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KEESLER FEDERAL CREDIT UNION

CREDIT CARD LINE OF CREDIT AGREEMENT AND DISCLOSURES

IMPORTANT: PLEASE READ THE CREDIT CARD AGREEMENT AND DISCLOSURES.

The purpose of this Agreement is to establish the terms and conditions of your line of Credit.

In this Agreement the words “you” or “your” means each person who applied for the Keesler Federal Credit Union credit card or who uses the credit card or duplicate credit card.

Use of the word “card” in its singular form may also refer to the plural. The word “card” also means your KFCU credit card and duplicates of said card. The word “account” means your KFCU credit card revolving credit account with Keesler Federal Credit Union (the “Credit Union”).

1. You have applied for a line of credit that you can use from time to time and which may be replenished by payment on amounts previously drawn.
2. This Agreement establishes your request for the issuance of a credit card. The credit limit approved shall be determined by the Credit Union, and this credit limit will be drawn upon as you utilize an issued credit card.
3. A FINANCE CHARGE (interest) will be charged on any outstanding balances that are not repaid within the allowable 25-day grace period established by the Credit Union. The Balance Calculation Method used by the Credit Union is the “average daily balance” method including current transactions”.
4. The Credit Union reserves the right to change the rate of the FINANCE CHARGE upon giving notice required by law.
5. Other charges may also be assessed against your account as follows:
 - a) A late charge of up to \$15.00 will be assessed against your account when the minimum monthly payment as indicated on your account statement is not paid within 10 days after the due date.
 - b) A cash advance fee of \$2.50 will be charged to your account for each cash advance obtained utilizing your account.
 - c) A return item fee of up to \$20.00 will be assessed against your account for any item returned for non-sufficient funds or closed account. This includes but is not limited to, check payments mailed to our Service Center or Credit Union and check payments made at a local branch.
 - d) A statement copy fee of \$1.00 per page, will be assessed against your account for requested statement copies
 - e) Card Replacement fee \$5.00, this will automatically be assessed to your credit card

6. If you select convenience checks, the following would apply:

- Convenience checks when written are considered cash advances and would be assessed the stated cash advance fee per check.
- Interest on convenience checks will begin to accrue as of the date of the advance.
- The Credit Union reserves the right to return any check not written for at least the minimum amounts shown on the check.
- The following fees would apply for convenience checks:
 - Return check - \$2.00
 - Check copy - \$2.50
 - Stop payment - \$5.00 per request

7. The minimum periodic payment required is the total New Balance as shown on your monthly account statement if the amount is under \$10.00. If the New Balance exceeds \$10.00, the minimum periodic payment is 3% of that portion of the New Balance which does not exceed your credit limit, plus the entire portion of the New Balance in excess of your credit limit, plus any amount past due, or \$10.00, whichever is greater.

8. You promise to pay any and all charges by you or any person whom you authorized to use the credit card issued to you.

9. You also agree to pay all costs incurred by the Credit Union in collecting your indebtedness or in enforcing this Agreement, including attorney's fees or 10% of the unpaid balance or such greater amount as may be reasonable and just, and also those costs, expenses and attorney's fees incurred in appellate proceedings.

10. You understand and agree that the Credit Union has the authority to impress and enforce a statutory lien on all present and future shares in your name to the extent of that portion of the loan balance which may be in default, including cost of collection and reasonable attorney's fees. Further you hereby expressly agree and consent that the Credit Union may apply such shares in payment of that portion of the loan balance which may be in default under this Agreement which may include a FINANCE CHARGE, including other charges, and that such application may be pursuant to such a pledge or as a right of offset, and can be exercised without further notice to you. If you have any loans with the Credit Union, or take out other loans in the future, collateral securing those loans will also secure your obligation under this Agreement. However, unless you expressly agree otherwise, your primary dwelling will not secure your obligation under this Agreement even if the Credit Union has or later acquires a mortgage on the dwelling.

11. As a holder of a credit card, you understand that you can repay any outstanding balance prior to maturity in whole or part at your option without penalty. If Promotional Balance(s) exists, we may allocate all of the minimum monthly payments to the promotional balance(s) before the non-promotional balance(s).

12. Foreign transactions conducted in a foreign currency will be converted to a U.S. dollar amount. Currently, the conversion rate used to determine the transaction amount in U.S. dollars for such a transaction generally will be either the government mandated rate or a wholesale rate for the processing cycle in which the transaction is processed, increased by an adjustment factor established from time to time. The currency conversion rate used on the processing date may differ from the rate that would have been used on the purchase date or cardholder statement posting date.

13. The Credit Union is not responsible for the refusal or failure of any merchant, bank or automated equipment to honor or accept your credit card. Except as indicated in the Billing Rights Summary on Page 7, the Credit Union is not responsible for any goods or services you purchase with your credit card and you must resolve all disputes directly with the merchant.

14. You authorize the Credit Union to pay for your account, all items reflecting purchases or cash advances made with your credit card in spite of the absence of your signature on a draft or the lack of your presentation of the credit card. By giving your credit card to someone else, you authorize all purchases and cash advances made by the person until you have notified us that further transactions are unauthorized.

15. Prior to your use of the credit card that may be issued, you agree to comply with all of the terms and conditions established by the Credit Union's Board of Directors pertaining to the use of such credit card. In the event you do not wish to comply with the foregoing terms and conditions for any reason, you may terminate this Agreement and return the credit card to the Credit Union.

16. You acknowledge and agree that the Credit Union may terminate this Agreement under the following conditions: (a) upon adverse reevaluation of your creditworthiness, (b) upon your failure to satisfy the terms of this agreement, or (c) at your option or at the Credit Union's option if it has a good cause.

17. If your line of credit is terminated by the Credit Union, you shall receive written notice of such termination; however, you understand and acknowledge that such termination shall not affect your obligation to pay any outstanding balance.

18. You understand that the Credit Union's Board of Directors may require that your loan file be reviewed periodically, and you hereby give your permission and authorize the Credit Union to investigate and reassess your creditworthiness.

19. You understand that the Credit Union may require reverification and approval if: (a) the credit limit is increased or (b) the terms of payment are extended beyond the terms of the original Agreement.

20. You fully understand, acknowledge and agree that if any loans become delinquent or past due, your credit card shall be revoked unless the Credit Union determines that extenuating circumstances have contributed to the delinquency. Under such circumstances, the Credit Union may approve your continued use of the credit card.

21. You understand that you MUST maintain your membership with Keesler Federal Credit Union to continue your use of the credit card.

22. You agree and understand that your credit card is intended only for legitimate consumer use and may not be used for any illegal transaction.

FINANCE CHARGE CALCULATION METHODS

The FINANCE CHARGE Calculation Method applicable to your account for Cash Advances and Credit Purchases of Goods and Services that you obtain through the use of your credit card is specified below:

METHOD F- To avoid incurring additional FINANCE CHARGE on the balance of Cash Advances (and Credit Purchases, if this Method F is specified as applicable to Credit Purchases) reflected on your statement on or before the Payment Due Date the FINANCE CHARGES for a billing cycle are computed by applying the monthly Periodic Rate to the Average Daily Balance of Cash Advances (and, if applicable Credit Purchases), which is determined by dividing the sum of the Daily Balances during the billing cycle by the number of days in the cycle, plus applicable Cash Advance Fees. Each daily balance of Cash Advances (and if applicable, Credit Purchases) is determined by adding to the Previous Balance of Cash Advances (and, if applicable, Credit Purchases), any new Cash Advances as of the transaction date or the first day of the billing cycle in which posted, whichever is later, (and, if applicable, any Credit Purchases as posted) and subtracting any payments as received and credits as posted to your account, but excluding any unpaid FINANCE CHARGE.

METHOD G – To avoid incurring an additional FINANCE CHARGE on the balance of Credit Purchases (and Cash Advances, if this Method G is specified as applicable to Cash Advances) reflected on your statement and on any new Credit Purchases (and, if applicable, Cash Advances) appearing on your next statement, you must pay the New Balance shown on your statement on or before the Payment Due Date.

The FINANCE CHARGES for a billing cycle are computed by applying the monthly Periodic Rate to the Average Daily Balance of Credit Purchases (and, if applicable, Cash Advances), which is determined by dividing the sum of daily balances during the billing cycle by the number of days in the cycle. Each daily balance is determined by adding to the Previous Balance of Credit Purchases (and, if applicable, Cash Advances) any new Credit Purchases posted to your account (and, if applicable, any new Cash Advances as of the transaction date or the first day of the billing in which posted, whichever is later) and subtracting any payments as received and credit as posted to your account, but excluding any unpaid FINANCE CHARGE.

MASTERCARD® LIABILITY FOR UNAUTHORIZED USE

You may be liable for the unauthorized use of your credit card. You will not be liable for unauthorized use that occurs after you notify: PSCU FINANCIAL SERVICES at P.O. Box 31216, Tampa, Florida 33631, 1-800-449-7728 or in writing, of the loss, theft, or possible unauthorized use. In any case, your liability will not exceed \$50.00.

VISA® LIABILITY OR UNAUTHORIZED USE

You will not be liable for the unauthorized use of your credit card. You must notify: PSCU Financial Services at P.O. Box 31216, Tampa, FL 33631, in writing or call 1-800-449-7728 to report any loss, theft or possible unauthorized use.

YOUR BILLING RIGHTS

KEEP THIS NOTICE FOR FUTURE USE

This notice contains important information about your rights and our responsibility under the Fair Credit Billing Act.

NOTIFY US IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR BILL.

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet at the address listed on your bill. Write to us as soon as possible. We must hear from you no later than 60-days after we sent the first bill on which the error or problem appeared. You can telephone us, but by doing so will not preserve your rights.

Your letter needs to include the following information:

- Your Name
- Credit card number
- Dollar amount of the suspected error
- Describe the error and explain if you can, why you believe there is an error.

If it's more information you need, describe the item you are not sure about.

If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter must reach us three business days before the automatic payment is scheduled to occur.

YOUR RIGHTS AND OUR RESPONSIBILITIES AFTER WE RECEIVE YOUR WRITTEN NOTICE:

We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the bill is correct.

After we receive your letter, we cannot try to collect any amount you questioned, or report you as delinquent. We can continue to bill you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount



while we are investigating, but you are still obligated to pay the parts of your bill that are not in question.

If we find that we made a mistake on your bill, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your bill. And we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is.

If we don't follow these rules, we can't collect the first \$50 of the questioned amount, even if your bill was correct.

SPECIAL RULES FOR CREDIT CARD PURCHASES

If you have a problem with the quality or property of services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you have the right not to pay the remaining amount due on the property or service. There are two limitations on this right:

- (a) You must have made the purchase in your home state or, if not within your home state within 100 miles of your current mailing address; and
- (b) The purchase price must have been more than \$50.

These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

DISCLOSURE STATEMENT FOR PREAUTHORIZED ELECTRONIC FUNDS TRANSFER FOR CREDIT CARD PAYMENTS

1. Documentation of Transfers- If you have arranged for a preauthorized electronic fund transfer to/from your account at least once every 60-days from the same person, you may call us at 228-385-5500 to find out whether or not the transfer has been made. You will get a monthly account statement unless there is no balance or transactions in a particular month.
2. Types of Preauthorizations on Transfers: We can transmit any electronic funds transfer to or from your account that is transmitted through the Automated Clearing House (ACH) System. The most common types of ACH transfers to an account are employee payroll, social Security, Veterans Administration, and other Federal Government payments. The most common types of ACH transfers from an account are: insurance premiums, mortgage or utility payments.
3. Unauthorized Transfers- If your account statement shows transfers that you did not authorize, notify us at once. If you



do not tell us within 60-days after the statement was mailed to you, you may not get back any money you lost after the 60 -days if we can prove that we could have stopped someone from taking the money if you had notified us in time. If extenuating circumstances (such as long trips or hospital stay) kept you from telling us, we will extend the time period.

4. Notification- If you believe someone has transferred or may transfer money from your account without your permission, call (228) 385-5500, (888) 533-7537 or write to Keesler Federal Credit Union, P.O. Box 7001, Biloxi, MS 39534-7001.

5. Business Days- Our business days are Monday through Friday, Holidays are not included.

6. Failure to Make Transfers-If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance, if (1) through no fault of ours, you do not have enough money in your account to make the transfer, (2) the transfer would go over the credit limit on your overdraft line, (3) the system was not working properly due to no fault of ours, (4) circumstances beyond our control such as fire or flood prevent the transfer despite reasonable precautions that we have taken, (5) the funds are subject to legal process or other incumbents restricting such transfers. There may be other exceptions stated in our agreement.

7. Varying Amount- In accordance with Standard ACH rules, if regular preauthorized transfers of your account may vary in the amount, the person or company you are going to pay will tell you 10 days before each payment, when it will be made and how much it will be. You may choose instead to get this notice only when the payment differs by more than a certain amount from the previous payment or when the amount would fall outside certain limits you set. You hereby agree to hold us harmless and at no fault due to the failure of the person or company to whom the payment is going to provide you with such notice.

8. Failure to stop payment- If you order us to stop payment on one these preauthorized transfers out of your account three business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

9. Account information- We will disclose information to third parties about your account or the transfer you make (1) where it is necessary for completing transfers, or (2) in order to verify the existence and conditions of your account for third parties, such as, a credit bureau or merchant, or (3) in order to comply with governmental agency or court orders, or (4) if you give us your written permission.

10. Errors or Questions About You Electronic Transfer- Telephone us at (228) 385-5500, (888) 533-7537 or write us at Keesler Federal Credit Union, Attention Credit Card Department, P.O. Box 7001, Biloxi, MS 39534-7001 as soon as you can, if you think your statement is wrong or if you need more information about a transfer listed on the statement. We



must hear from you no later than 60-days after we sent the first statement on which the problem or error appeared. Provide us with the following information: (1) tell us your name and account number (if any) (2) describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need information, and (3) tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. We will tell you the results of our investigation within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will re-credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not re-credit your account. If we decide that there was no error, we will send you a written explanation within three business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation. There may be a charge imposed to your account to recover investigation expenses.

GOLD MASTERCARD® OVERSEAS LIMITATIONS

In an effort to prevent fraudulent international charges on your Keesler Federal Credit Union Gold MasterCard®, use of your gold card will be restricted in the following countries:

Australia	South Korea	China	Malaysia
Hong Kong	Morocco	Indonesia	Singapore
Japan	Taiwan	North Korea	Turkey

Please note that use of your Gold MasterCard® within the borders of the countries listed above will be restricted to ATM transactions only, which requires your Personal Identification Number (PIN). You can advance up to \$200 per day on ATM transactions. Because we take fraud prevention seriously and strive to provide all available protections for members, Merchant transaction and cash advances (other than ATM withdrawals) will not be authorized.

The Keesler Federal Standard MasterCard® or VISA Classic accounts are not limited to these same restrictions and can be used worldwide at any merchant or ATM machine within our network. If you anticipate traveling in any of these countries, you may want to consider switching to the standard card program. If you would like to convert your Gold to our standard program at a slightly higher rate, please call one of our credit card representatives at 1-888-KEESLER (533-7537), ext. 6240.

We extend our apologies in the event that you are affected by these gold card restrictions and appreciate this opportunity to serve you.



IMPORTANT CREDIT CARD DISCLOSURES

The information about the costs of the card described is accurate as of 10-1-12 and may have changed after that date. To find out what may have changed, write us at P.O. Box 7001, Biloxi, MS 39534-7001.

Interest Rates and Interest Charges

	Non-Rewards	Platinum Rewards
Annual Percentage Rate (APR) for Purchases	8.9-15.9% depending on credit history	9.9-16.9% depending on credit history
APR for Balance Transfer	8.9-15.9% depending on credit history	9.9-16.9% depending on credit history
APR for Cash Advances	8.9-15.9% depending on credit history	9.9-16.9% depending on credit history
Penalty APR and When it Applies	No Penalty APR	
How to Avoid Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.	
Minimum Interest Charge	None	
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore	

Fees

Set Up and Maintenance Fees: Annual Fee	None
Transaction Fees: • Balance Transfer • Cash Advance • Foreign Transaction	\$2.50 \$2.50 1%
Penalty Fees: • Late Payment • Returned Item	up to \$15.00 up to \$20.00

How we will Calculate Your Balance: We use a method called "average daily balance (including new purchases)". See page 6 For more information.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided elsewhere in this account agreement.

Refer to the "Important Credit Card Disclosures" sheet you received upon account approval.

VISA PLATINUM REWARDS REBATE
PROGRAM RULES

1. Your Visa Platinum rewards (account) issued by Keesler Federal Credit Union (herein after “we”, “our”, “us”) located in Biloxi, MS. In these Program Rules “you”, “your” means the KFCU Cardholder obligated on the Account enrolled in the Platinum Rewards Program noted below.
2. Points expire after five (5) calendar years.
3. “Program points” shall be awarded as (1) one Program point for each (\$1) one dollar of net purchase charged to the eligible account. Any additional points may be added or awarded by the Credit Union at its sole discretion.
4. Points can be used to order the awards described in the current brochure or the program web site, www.CURewards.com, which may be updated from time to time. Point requirements are subject to change from time to time without notice, and awards may be discontinued or substituted at any time. Award suppliers have agreed that, to the best of their ability, merchandise featured in the Program will be available in sufficient quantities to meet expected demand. However, there may be instances in which product demand exceeds supply, in which case the Program reserves the right to substitute a similar item of equal value or withdraw the offer for that product. If it is not replaced Participant will be advised to make an alternate selection.
5. Accounts must be open and in good standing (not canceled or terminated by either party; not delinquent, over limit or otherwise not available to use for charges) at times of redemption. Awards are not available when a cardholder is in default under the card agreement. The sponsoring credit union reserves the right to suspend the cardholder's participation in the program until the account is in good standing.
6. Merchandise will be shipped via parcel post service or by the U.S. Postal Service and should arrive in 4-6 weeks after the order is received; otherwise, the Participant will receive an acknowledgement stating the anticipated alternate delivery date, except as noted on the items shipped directly from the manufacturer. Items that need to be shipped from the manufacturer may not be available in some locations. There will be no charge for Standard Delivery. Shipments cannot be to a post office box or outside the 50 United States and its territories, no international shipments are permitted. A street address and home phone number are required to accept an order.
7. A product which is received damaged or defective may be returned to the shipper within 10 days of receipt for replacement. All parts, instructions, warranty cards and original packaging material must be returned with the product. Instructions on how to return damaged merchandise will be included in each shipment. Be sure to note any exceptions, damages or shortages on the deliver receipt before signing to accept freight delivery from the carrier.
8. The merchandise offered in the Program may be subject to standard manufacturers warranties. Any warranty

information will accompany the merchandise shipment. The program makes no warranty, expressed or implied, concerning the merchantability or fitness for a particular purpose of production and/or services provided through the Program. Warranty claims must be directed to the manufacturer.

9. Points have no cash value.

10. Points in this Program cannot be exchanged for cash or credit, may not be used with any offer, promotion or discount, cannot be combined with cash to obtain awards, cannot be earned from, transferred to, or combined with any other account's points for redemption and cannot be used to pay off any obligation on the cardholder's account.

11. Points in this Program cannot be deducted from the total points available for redemptions and for any returns of credits associated with the account. Points deducted for credits to an account will be at the same rate at which the original charges earned those points. The participant's Credit Card account may be charged for the actual cash difference between the cost of the award redeemed and the net value of the actual points for redemption in the event the participant has unearned points.

12. Points may be forfeited due to Rules violations.

13. This program is void where prohibited or restricted by law.

14. Participant is responsible for any federal, state, or local income or other taxes or gratuities, if applicable.

15. Participants agree to hold PSCU Financial Services, Inc. (PSCU-SF) and any vendor associated with the program, as well as any credit card association that their Sponsor is a member of, totally harmless if their Sponsor fails to meet its contractual and other obligations with PSCU-FS which results in the program being interrupted or terminated prior to giving the participant the opportunity to redeem the Points or receive the gift/travel awards. Also, the Participant agrees to hold PSCU-FS harmless, if a vendor files for bankruptcy or otherwise goes out of business, after points are redeemed for an award from the vendor but the Participant was not able to receive the award.

16. Certain restrictions may apply to travel certificates, tickets and documents. Travel certificates, tickets and documents are not exchangeable, refundable, transferable or redeemable for cash. All travel certificates, tickets and documents will be mailed first class US Mail and will not be replaceable in the event of loss, destruction or theft. Participant may request travel certificates, tickets and documents to be delivered by overnight carrier and agrees to pay the associated addition delivery fees by credit card. Participant is responsible for any applicable fees and taxes associated with travel redemptions.

17. This Program is available to cardholders ("Participant") whose Sponsor (1) has enrolled as a sponsoring member of PSCU-FS, and (2) has contracted with PSCU-FS for this Program for the Participant. All Program Rule determinations by PSCU-FS are final. The Participant's use of their credit card(s) following receipt of these Rules will indicate their agreement to comply with and abide by these Rules.

18. The Program reserves the right to terminate the Program

or portions thereof at any time without restriction or penalty. This means that regardless of a Participant's level of activity in the program, the ability to accumulate points or claim rewards can be terminated with or without prior notice. The redemption value of Points already accumulated may be changed at any time without notice and without restriction or penalty.

19. The list of merchandise, airlines, hotel , rental car, cruise or tour companies and any other listed award available in the Program is subject to change and maybe discontinued all or in part without notice.

20. All travel awards are subject to specific terms and conditions. Unless otherwise noted, airline reservations must originate from the contiguous 48 United States. Airlines reservations must be made 21 days in advance of travel, requires a Saturday night stay and may have restrictions, blackout dates and exclusions. The Program reserves the right to book all airline tickets on the carrier with the lowest available fare for the round trip between the cities requested. Certificates have no value except when used under the terms and conditions accompanying them. The terms and conditions of any travel offer may be amended by the Program at any time. Certificate and ticket issued travel awards must be issued in the name of the redeeming account holder or a member of their immediate family. The Program is not responsible for performance of the travel providers associated with the Program. All reservations are made subject to conditions of carriage, supply or business of the party providing the service, which includes exclusions and limitations of liability.

21. All travel awards are subject to the rules and restrictions imposed by travel companies, airlines, hotels, rental car, and cruise line and tour companies. Compliance with these rules is the responsibility of the Participant. Airline ticket travel awards are not refundable nor may they be returned to the Program for a credit of points to the original account. They are non-changeable unless permitted by the airline issuing the ticket. Fees that apply due to permitted changes by the airlines are the responsibility of the traveler. En-route stopovers are not permitted unless they are to make direct connections within the carrier's rules. Air travel must be all on the same airline. Minimum or maximum stays are required by the carrier may apply.

22. Issuance of some travel certificates does not constitute a reservation. In such cases the certificate holder is responsible for making all reservations with the company that issues the certificate.

23. Every effort has been made to ensure that the information in the Program communications is accurate. The Program is not responsible for errors or omissions and reserves the right to correct such errors at any time, even if it affects a pending award redemptions order.

24. Some sponsoring credit unions of CUREwards may choose to add local additional rules and Program opportunities. Please inquire with your sponsor to see if such are applicable in the Program.



To see additional rules regarding certificate redemptions for airline tickets, cruises, car and hotel awards, please see the travel section of the CURewards web site or contact your sponsoring credit union. These Terms and Conditions combined with the General Program Rules and Conditions (available at the CURewards web site) and any local rules published by your sponsoring credit union constitute the full set of Program Rules.





LOCATIONS

Loans by Phone: (US) 1-888-KEESLER (533-7537)

(UK) 0-800-585-765

Web address: kfcu.org

U.S. LOCATIONS

HARRISON COUNTY, MS

- Int'l Headquarters
2602 Pass Road-Biloxi
- D'Iberville Branch
10521 Auto Mall Parkway
- Keesler AFB Branch
Corner of Larcher & Meadows
- Lakeview Branch (D'Iberville)
11505 Cinema Dr., Suite 1
- Long Beach Branch
113 North Cleveland Ave.
(Zuppardo's Shopping Ctr.)
- Orange Grove
Mortgage Loan Office
12196 Hwy 49 North
- Orange Grove Branch
12240 Highway 49 North
- Pass Road Branch-Biloxi
2602 Pass Road
- Seaway Branch-Gulfport
13083 Seaway Road

HANCOCK COUNTY, MS

- Bay-Waveland Branch
481 Highway 90
- Diamondhead Branch
5411 Indian Hill Blvd
- Stennis Space Ctr Branch,
Bldg 1100, SSC

JACKSON COUNTY, MS

- Gautier Branch
2800 Hwy 90, Ste 1000
(Singing River Mall)
- Ocean Springs Branch
2420 Bienville Boulevard
- Pascagoula Branch
1509 Telephone Road

PEARL RIVER COUNTY, MS

- Picayune Branch
2270 Highway 43 South

STONE COUNTY, MS

- Wiggins Branch
1107 East Frontage Road

U.K. LOCATIONS

- RAF Alconbury
Building 582
Direct (01480) 451898
Base (01480) 843861
- RAF Lakenheath
Building 987
Direct (01638) 533268
Base (01638) 522115
- RAF Mildenhall
Building 131
Direct (01638) 515717
Base (01638) 542686

Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency